



## Pre-contractual information for off-premises or distance contracts for financial services

here: Information about Flexgeld

Dear Customer,

For off-premises or distance contracts for financial services, Article 246b of the Introductory Act to the German Civil Code (EGBGB) requires the bank to provide consumers with information in good time before the contract is concluded.

### A1 General information about the bank

#### General information

##### Official bank name and address

Deutsche Bank AG  
Taunusanlage 12  
60325 Frankfurt am Main:  
Telephone: +49 (0)69 910-00  
Fax: +49 (0)69 910-34 225  
Email: deutsche.bank@db.com

##### Responsible branch

The branch responsible for the business relationship is the branch of the bank located closest to the customer's place of residence. The bank will inform the customer of the branch separately. If the customer already has a business relationship with Deutsche Bank AG, the Flexgeld account contract will be sent to the branch where the customer has that business relationship.

Where the bank and the customer agree to use online or telephone banking, the following additional bank address applies in addition to the address of the relevant branch

Deutsche Bank AG  
04024 Leipzig  
Telephone: +49 (0)69 910-10000  
Fax: +49 (0)69 910-10001

##### Registration of the head office in the commercial register

Commercial Register of the Frankfurt am Main Local Court: HRB 30000

##### VAT identification number

DE114103379

##### The bank's main business activity

The company's purpose is to conduct all types of banking business and to provide financial and other services.

##### Responsible supervisory authorities

The European Central Bank (ECB), Sonnemannstrasse 20, 60314 Frankfurt am Main, Germany (website: [www.ecb.europa.eu](http://www.ecb.europa.eu)) and the German Federal Financial Supervisory Authority (Bundesanstalt für Finanzdienstleistungsaufsicht or BaFin), Graurheindorfer Strasse 108, 53117 Bonn and Marie-Curie-Strasse 24-28, 60439 Frankfurt am Main, Germany (website: [www.bafin.de](http://www.bafin.de)) Deutsche Bundesbank, Wilhelm-Epstein-Strasse 14, 60431 Frankfurt am Main (website: [www.bundesbank.de](http://www.bundesbank.de))

### A2 General information about the contract

#### Contractual language

The terms and conditions of the contract and this prior information are provided in German. With the customer's agreement, the bank will communicate with the customer in German for the duration of the contract, unless otherwise individually agreed.

#### Governing law and jurisdiction

The law of the Federal Republic of Germany applies to the establishment of business relations prior to the conclusion of a contract.

German law applies to the conclusion of the contract and the overall business relationship between the customer and the bank (Clause 6(1) of the bank's General Terms and Conditions). There is no contractual clause relating to a place of jurisdiction.

#### Immediate avenues for complaints

If you wish to make a complaint against the bank, you can contact the bank via the contact point specified in the bank's List of Prices and Services.

#### Out-of-court complaints and appeal procedures

The bank participates in the dispute resolution scheme operated by the consumer arbitration body, the German Ombudsman for Private Banks ([www.banken-ombudsmann.de](http://www.banken-ombudsmann.de)). Consumers may have any disputes with the bank resolved by the Ombudsman. Where disputes concerning a payment services contract (Section 675f of the German Civil Code) are involved, customers who are not consumers also may request resolution by the Ombudsman. Further details are set out in the "Rules of Procedure of the Ombudsman for Private Banks", which are available on request or can be viewed on the website of the Association of German Banks (Bundesverband deutscher Banken e. V.) at [www.bankenverband.de](http://www.bankenverband.de). Complaints should be addressed in writing (e.g. by letter, fax or email) to the Conciliation Office at the Bundesverband deutscher Banken (Association of German Banks), Postfach (P.O. Box) 04 03 07, 10062 Berlin; fax: +49 (0)30 1663-3169, email: [schlichtung@bdb.de](mailto:schlichtung@bdb.de).

You also have the option of lodging a complaint with the Federal Financial Supervisory Authority. For further details, please refer to Clause 21 of the bank's General Terms and Conditions.

#### Note regarding the existence of a voluntary statutory deposit guarantee scheme

The bank is a member of the statutory deposit guarantee scheme of the Association of German Banks (see Clause 20 of the bank's General Terms and Conditions).



## Pre-contractual information for off-premises or distance contracts for financial services

here: Information about Flexgeld

### B Information about Flexgeld

The bank opens a current account in the customer's name, which is intended for investment purposes and must not be used for payment transactions<sup>1</sup>. The account may only be held if it remains in credit.

There is no time limit on the investment. Deposits of any amount can be made at any time by bank transfer, including on a regular basis.

The bank credits incoming payments to the account and processes instructions issued by the customer<sup>2</sup> to be debited from the account, provided the account has sufficient funds. The funds can be accessed every day<sup>2</sup>. Transfers are only permitted to a pre-designated reference account held in the name of the Flexgeld account holder or one of the Flexgeld account holders. No card is issued for the Flexgeld account.

Interest is paid on the balance at variable rates that are tiered according to the total amount deposited. The applicable interest rate is paid on the total balance. The limits vary. The applicable terms and conditions and limits are set out in the interest rate notice called 'Deutsche Bank AG Interest Rates for Investments'. Changes to interest rates and limits will take effect without separate written notice.

Account statements containing details of transactions and account balancing are sent out at the end of each calendar quarter.

#### Prices

There are no account management fees. The other prices for the bank's services are set out in the bank's current List of Prices and Services.

#### Note regarding taxes and costs payable by the customer

Any interest earned is taxable as income. If you have any questions, please contact your local tax office or your tax adviser. This applies in particular where the customer is liable for tax abroad. The customer is responsible for covering their own costs (e.g. for long-distance calls and postage).

#### Additional telecommunications costs

There are no additional telecommunications costs. When using telephone banking on 069 910-10000 in Germany, customers will be charged the standard rate for a domestic call per minute.

#### Reservation of performance

None.

#### Payment and performance of the contract

##### Interest on deposits

Interest is credited at the end of each calendar quarter as part of Flexgeld account balancing.

The month is calculated on the basis of 30 interest days, and the year on the basis of 360 interest days.

<sup>1</sup> For example, via bank transfers, standing orders and direct debits.

<sup>2</sup> For example, via cash withdrawals and bank transfers.

#### Account management

The bank fulfils its obligations under the account contract by recording credits and debits<sup>2</sup> in the account.

The relevant account entries are reconciled at the end of the calendar quarter and the result (balance) is communicated to the customer in the form of a statement of account. All transactions carried out by the bank<sup>2</sup> are listed on the statement of account, showing the transaction date, the amount, a brief description of the nature of the transaction and the value date. Bank statements are sent out at the end of each calendar quarter, unless they are accessed via a banking terminal.

#### Deposits/Incoming payments

The bank credits the account with incoming payments and deposited sums.

#### Access to funds<sup>2</sup>

The bank fulfils its payment obligations by transferring the funds to an agreed reference account in the name of the account holder or by paying the customer in cash at the bank counter/automatic teller safe.

#### Contractual termination provisions

The termination provisions for the customer and the bank as set out in Clauses 18 and 19 of the General Terms and Conditions apply.

#### Minimum term of the contract

None.

#### Other rights and obligations of the bank and the customer

The basic terms and conditions governing the overall business relationship between the bank and the customer are set out in the bank's General Terms and Conditions. In addition, the 'Flexgeld Terms and Conditions' apply.

In addition, the 'Terms and Conditions for Access to Deutsche Bank AG via Electronic Media' apply where the bank and the customer agree to use online banking and/or telephone banking. The above terms and conditions are available in German.

#### Consequences of late payment or non-payment

None. The customer is not obliged to make savings payments into their Flexgeld account.



## Pre-contractual information for off-premises or distance contracts for financial services

here: Information about Flexgeld

### C Cancellation policy

Cancellation policy for distance contracts and off-premises contracts concluded for the provision of payment services in the form of framework contracts for payment services

When you submit the application, the following cancellation policy applies to you:

#### Cancellation policy

##### Part 1

##### Right of cancellation

You may cancel your declaration of contract **within 14 days without giving any reason, by means of a clear statement**. This period begins upon conclusion of the contract and after you have received the terms of the contract, including the General Terms and Conditions as well as **all the information listed below in Section 2 in clear and plain language, in a form that is easy to read** on a durable medium (e.g. letter, fax, email). **To meet the cancellation deadline, simply send the cancellation notice in good time**. Cancellations should be addressed to:

Deutsche Bank AG  
Postkorb F950  
Taunusanlage 12  
60262 Frankfurt  
Fax: +49 (0)69 910-10001  
Website: <https://www.deutsche-bank.de/widerruf>  
Email: [widerruf.fernabsatz@db.com](mailto:widerruf.fernabsatz@db.com)

You can also exercise your right of cancellation online at [www.deutsche-bank.de/widerruf](http://www.deutsche-bank.de/widerruf). If you use this online function, we will immediately send you a confirmation of receipt on a durable medium (e.g. by email), containing details of the content of the cancellation notice as well as the date and time of receipt.

If you do not exercise your right of cancellation, you remain bound by the contract.

**Your right of cancellation expires** prematurely if the contract has been **fully performed by both parties at your express request** before you have exercised your right of cancellation.

If you have not received the **terms of the contract**, including the General Terms and Conditions, as well as all the information listed below in Section 2 **in clear and plain language, in an easily readable form on a durable medium** (e.g. letter, fax, email), **your right of cancellation expires no later than 12 months and 14 days after conclusion of the contract**. **However, your right of cancellation does not expire** if you have not been informed of your **right of cancellation on a durable medium**.

##### Part 2

##### Information required for the start of the cancellation period

The information referred to in the second sentence of Section 1 comprises the following details:

1. The identity and main business activities of the bank
2. The address of the place where the bank is established, as well as its telephone number and email address, and details of other means of communication offered by the bank
3. Relevant contact details enabling consumers to submit complaints to the bank
4. The commercial register in which the bank is registered and its registration number
5. The name, address, website and any other contact details of the responsible supervisory authority
6. A description of the key features of the financial service
7. The total amount the consumer owes the bank for the financial service, including all associated commissions, charges and fees, as well as all taxes paid through the bank
8. Information on the consequences of late payment or non-payment
9. A note regarding any additional taxes or costs that are not paid via the bank or invoiced by it
10. Details regarding payment and performance
11. Specific additional costs that the consumer must bear for the use of the means of distance communication, where such additional costs are charged
12. Whether or not a right of cancellation exists and, where it does, details of the cancellation period and the procedures for exercising the right of cancellation, including any amount the consumer may be required to pay and the consequences of not exercising this right
13. The minimum term of the contract
14. Details of the parties' right to terminate the contract early or unilaterally in accordance with the terms of the contract, including any contractual penalties that may be imposed in such a case
15. Practical guidance and procedures for exercising the right of cancellation under Section 355 of the German Civil Code, including the bank's telephone number and email address or details of other relevant means of communication for sending the notice of cancellation, and, in the case of financial services contracts concluded via an online user interface, information on the existence and location of the cancellation function pursuant to Section 356a of the Civil Code
16. Contractual clauses that determine the law applicable to the contract or the competent court
17. The language or languages in which the terms and conditions of the contract and the prior information referred to in this Article are provided, as well as the language or languages which the bank undertakes to use, with the customer's agreement, for communication during the contract
18. The possibility of accessing an out-of-court complaints and redress procedure to which the bank is subject, and the conditions for such access
19. The existence of a deposit guarantee scheme or other compensation schemes not covered by Directive 2014/49/EU, as amended on 16 April 2014, and Directive 97/9/EC, as amended on 3 March 1997



## Pre-contractual information for off-premises or distance contracts for financial services

here: Information about Flexgeld

### Part 3

#### Consequences of cancellation

In the event of a valid cancellation, **the parties must return the benefits received.** You are obliged to **pay compensation** for the value of the service provided up to the point of cancellation if, prior to submitting your declaration of contract, you were made aware of this legal consequence and expressly agreed that performance of the service could begin before the end of the cancellation period. If you are required to pay compensation, this may mean that you are still obliged to meet your contractual payment obligations for the period up to the point of cancellation. **Requests for refunds must be completed within 30 days.** This period begins for you when you send your notice of cancellation, and for us when we receive it.

#### Special notes

If this contract is cancelled, you will no longer be bound by any related contract either, provided that the related contract concerns a service provided by us or a third party on the basis of an agreement between us and that third party.

#### Cancellation policy ends

#### Special notes regarding immediate contract execution

The bank will begin performance of this agreement and any further agreements concluded based on it immediately upon acceptance of the Flexgeld account contract and before the expiry of the cancellation period, provided the customer gives their express consent to this. The bank obtains express consent when the contract is signed.

#### Validity of this information

This information (as of: 06/2026) is valid until further notice.

Best regards,  
Deutsche Bank AG



# Information for consumers in accordance with Article 246b (3) of the Introductory Act to the German Civil Code

Flexgeld account

Last updated: 06/2026

Bank name and address:  
Deutsche Bank AG  
Taubusanlage 12  
60325 Frankfurt am Main  
Germany  
Phone +49 (0) 69 / 910-00

Dear Customer,

Is there anything you'd like to know about our Flexgeld account? This document is designed to answer any questions you may have.

By providing this information, we are complying with the requirements set out in Article 246b (3) of the Introductory Act to the German Civil Code (Einführungsgesetzes zum Bürgerlichen Gesetzbuch – EGBGB). This information is intended to help you assess whether the contract on offer and the associated services meet your needs and suit your financial circumstances.

Please note: This information is designed to provide you with a better understanding of our Flexgeld account. You can find all the legal details that apply to our Flexgeld account in your contract documents.

This information is divided into two parts:

- **Part 1** contains specific information: In this section, we'll explain the main features of our Flexgeld account, including any additional services. This section also looks at the consequences of using these services (e.g. interest applied to credit balances).
- **Part 2** contains information on what to do if you are not satisfied with your account and what options are available to you if you wish to make a complaint.

Yours faithfully,  
Deutsche Bank

## 1. Information about our Flexgeld account

In this section, we'll describe our Flexgeld account and the implications of using it. You will find out what a Flexgeld account does and how it works. We'll also explain the key words and phrases you'll need to understand and use our accounts.

### 1.1 What is a Flexgeld account?

Flexgeld is a flexible, instant access savings account with a variable interest rate and daily access to your funds. We will set up a running account for you. The account must be in credit at all times.

### 1.2 What can I use my Flexgeld account for? And what can't I use it for?

A Flexgeld account is designed to act as a savings account. It is not designed to be used for payment transactions. To enable you to withdraw your funds, the bank sets up a reference account in your name (or, in the case of joint accounts, in either of the account holders' names). You will not receive a card when you open a Flexgeld account.

### 1.3 Is there a specific contract term or a minimum contract term?

There is no minimum or fixed contract term.

### 1.4 How do I deposit money into my account?

You can deposit funds into your account at any time by bank transfer and also have the option of setting up a regular transfer. Incoming payments are credited to your Flexgeld account.

### 1.5 How can I access my credit balance?

Provided you have sufficient funds in your account, the bank will process any instructions you give to be debited from your Flexgeld account. Your balance is available every day. Your funds can be paid out to the agreed reference account or to another account held by the account holder(s) under the same customer reference number at the bank.

### 1.6 How is interest calculated and credited to my account?

Interest is paid on the balance at variable rates, which are tiered according to the total amount deposited. The applicable interest rate is paid on the total balance. Interest is credited at the end of each calendar quarter when the Flexgeld account statement is prepared.

### 1.7 Where can I find information on current interest rates and limits?

The applicable terms and conditions and limits are set out in the information sheet "Interest rates for financial investments at Deutsche Bank AG", which is available at the bank's branches or online at [www.deutsche-bank.de](http://www.deutsche-bank.de). Changes to interest rates and limit amounts will enter into effect without separate written notice.

### 1.8 How do I get my bank statements and closing balance?

The bank fulfils its obligations under the account agreement by crediting and debiting the account. Transactions are offset against each other at the end of each calendar quarter, and the result (balance) is reported as the closing balance. Account statements containing details of transactions and your account balance are sent out at the end of each calendar quarter, unless you have agreed for them to be uploaded to eSafe. Alternatively, you can access your account statements at a banking terminal using the card for your current account.

### 1.9 What costs, taxes and other expenses could I incur?

No account fees are charged for the account itself. Other charges for the bank's services are set out in the current List of Prices and Services, which is available at the bank's branches or online at [www.deutsche-bank.de](http://www.deutsche-bank.de). Any interest paid out on credit balances may be taxable as income; if you have any questions, please contact your tax authority or tax adviser. You are responsible for covering any of your own costs (e.g. for long-distance phone calls and postage).

### 1.10 What other rules (rights and obligations) apply?

The basic rules governing the entire business relationship between the bank and the customer are set out in the bank's "General Terms and Conditions of Business". The "Terms and



## Information for consumers in accordance with Article 246b (3) of the Introductory Act to the German Civil Code

### Flexgeld account

Conditions for Flexgeld Accounts" also apply. In addition, the "Terms and Conditions for Accessing Deutsche Bank AG via Electronic Media" apply (e.g. online and/or telephone banking), provided you have agreed to these services.

#### 1.11 How do I close my account?

The rules set out in sections 18 and 19 of the General Terms and Conditions of Business apply to the termination of the agreement for both the customer and the bank.

#### 1.12 How is the balance in my Flexgeld account protected?

Your balance is protected under the statutory deposit guarantee scheme in Germany. Deutsche Bank AG is covered by Entschädigungseinrichtung deutscher Banken GmbH, a statutory compensation scheme for depositors and investors. Under this scheme, deposits are generally protected up to a maximum of €100,000 per depositor. In certain exceptional cases provided for by law, further protection may apply.

In addition, Deutsche Bank AG is a member of the Einlagensicherungsfonds des Bundesverbandes deutscher Banken e. V. (the deposit protection scheme of private German banks). In accordance with its statutes, this fund offers additional protection for deposits. Further details regarding the scope of protection and the relevant criteria can be found in the bank's information on deposit protection.

## 2. Handling complaints

Are you unhappy with our Flexgeld account? This section explains how and where you can make a complaint.

### 2.1 Lodging a complaint with the bank

You can submit complaints to us in a number of ways:

- In person with your advisor or at any Deutsche Bank branch in Germany
- By phone to your advisor or on +49 (0) 69 910 10000
- Online using our form at [www.deutsche-bank.de/beschwerde](http://www.deutsche-bank.de/beschwerde)
- By email to [deutsche.bank@db.com](mailto:deutsche.bank@db.com)
- By post to Deutsche Bank, Beschwerdemanagement, 60633 Frankfurt, Germany.

Further information about the complaints process can be found online at [www.deutsche-bank.de/beschwerde](http://www.deutsche-bank.de/beschwerde).

### 2.2 Out-of-court dispute resolution

Have you lodged a complaint with us but haven't received a satisfactory response? In cases like this, you can settle the dispute out of court. How? By contacting the ombudsperson for private banks in Germany, a consumer arbitration board responsible for looking after your rights. It acts as a mediator in dispute settlement proceedings between you and Deutsche Bank. As a bank, we take part in this scheme

General information about the ombudsperson for private banks in Germany can be found at [www.bankenombudsmann.de](http://www.bankenombudsmann.de). Would you like to know more about how a case is dealt with by the ombudsperson? You can find this information in the rules of procedure for the ombudsperson for private banks in Germany.

We'd be happy to provide you with these rules. You can also find them online on the Federal Association of German Banks (Bundesverband deutscher Banken e. V.) website at <https://bankenverband.de/en>.

You must send your complaint to the ombudsperson in writing, for example by post, fax or email.

Address: Ombudsmann der privaten Banken  
Geschäftsstelle  
Postfach 04 03 07  
10062 Berlin  
Germany

Fax: + 49 (0) 30 1663-3169  
Email: [schlichtung@bdb.de](mailto:schlichtung@bdb.de)

### 2.3 How to lodge a complaint with BaFin

You also have the option of contacting the Federal Financial Supervisory Authority (BaFin), Graurheindorfer Straße 108, 53117 Bonn, Germany, at any time to make a complaint.